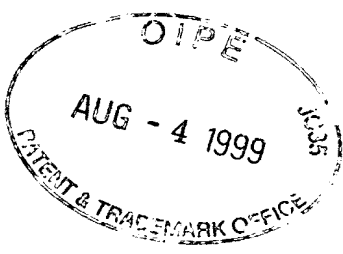


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Attorney Docket No. 663/35631
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: John Warwick Adcock and Rodney Alfred John Reynolds—
Serial No.: 09/254,148-- Group: 2761—
Filed: June 11, 1999— Examiner: AUG - 4 1999
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND
METHOD—

SUBMISSION UNDER 37 C.F.R. 1.56, 1.97 & 1.98
INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner
for Patents
Washington, D.C. 20231

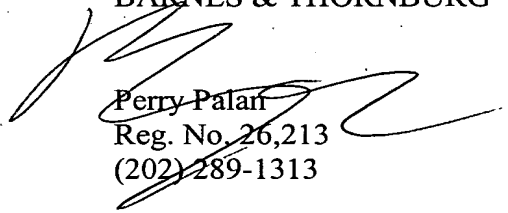
Sir:

To comply with the duty of disclosure set forth in 37 CFR 1.56, the prior art listed on the attached PTO-1449 is submitted herewith to the Examiner for consideration in connection with the examination of the above-identified application.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 02-1010 (663/35631).

Respectfully submitted,

BARNES & THORNBURG


Perry Palan
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Enclosures

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